



Third Program Year Action Plan

The CPMP Third Annual Action Plan includes the [SF 424](#) and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

Narrative Responses

GENERAL

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

Program Year 3 Action Plan Executive Summary:

I. What is the Annual Action Plan?

The City of Bloomington is an entitlement community selected by the U.S. Department of Housing and Urban Development and receives an annual allocation of HOME Investment Partnership Program and Community Development Block Grant funds. The Housing and Neighborhood Development Department is the administering agency for these funds. Each year, funds are set aside to meet program goals outlined in the Consolidated Plan 2005-2010. The Annual Action Plan outlines these goals and funds. This is the third Annual Action Plan under this Consolidated Plan. Past Annual Action Plans and Comprehensive Annual Performance Evaluation Reports are available on-line at www.bloomington.in.gov/hand/grants.php.

II. The Allocation Process.

Community Development Block Grant funds are allocated through the Citizen Advisory Council process. The Citizen Advisory Council membership includes two City Council members, two Redevelopment Commission members, four Community and Family Resources Commission members, and up to eighteen members appointed by the Mayor. This council reviews the applications for physical improvement projects and social service programs. The recommendations of the Citizens Advisory Council are presented at a public hearing to the Redevelopment Commission for approval, then to the Mayor, and finally to the City Council. Approved allocations are awarded funding for the following fiscal year which begins June 1. There are four meetings during which the public can provide input into the process: 1) the agency presentations (separate presentation events) to the CAC; 2) the CAC recommendations to the Redevelopment Commission; and 3) the CAC

recommendations as approved by the Redevelopment Commission and the Mayor presented to the City Council. (See calendar outlined below.)

HOME funds are for projects that directly result in affordable housing units and applications are accepted year-round by the HAND staff.

III. Funding for Second Program Year Action Plan

Community Development Block Grant Allocations	Amount of Funds
Physical Improvement Projects:	
Abilities Unlimited HMAL	\$90,000
BHA – Renovation of Accessible Living Units	\$61,373
Options for Better Living – Acquisition of Rental Units	\$61,373
HAND – Down Payment & Closing Cost	\$30,000
HAND – Emergency Home Repair Grants	\$65,000
HAND – Owner-Occupied Rehab	\$100,650
HAND – Purchase-Rehab	\$24,550
Middle Way House – Facility Renovation	\$79,785
HAND – Curb & Sidewalks	\$24,550
HAND Engineering & Architectural Services	\$18,411
Social Services Programs:	
Big Brothers/Big Sisters – One-to-One	\$24,008
Boys & Girls Club of Bloomington – Crestmont	\$20,406
Community Kitchen of Monroe County	\$25,000
Hoosier Hills Food Bank	\$20,406
Middle Way House Emergency Shelter	\$18,009
Mother Hubbard’s Cupboard	\$20,406
CDBG Administration	\$170,981
HOME Investment Partnership Program	Amount
HOME Administration	\$66,837
HOME Programs:	
Owner-Occupied New Construction	\$278,000
Owner-Occupied Rehabilitation	\$68,281
Purchase-Rehabilitation	\$35,000
Tenant Based Rental Assistance	\$45,000
Rental Rehab/New Construction	\$75,000
CHDO	\$100,257

IV. Objectives

Community Development Block Grant Allocations	Objective outlined in Consolidated Plan 2005-2010
Physical Improvement Projects:	
Abilities Unlimited HMAL	Priority Needs Analysis – Strategy 2, page 73; Specific Special Needs Objectives – Objective 1, page 126.
Decent Housing -- Outcome/Objective: Accessibility for the purpose of providing	

decent affordable housing. Performance Indicator: Affordable Units. Output Estimate: 12 Home Modification for Accessible Living helps individuals and families with accessibility issues to remain in their homes by making modifications to the existing structure such as ramps, bathroom renovations, chair lifts, etc.	
BHA – ADA Building Renovations	Community Development Needs Table – Public Housing Modernization – High priority; Specific Special Needs Objectives – Objective 3, page 127.
Decent Housing -- Outcome/Objective: Accessibility for the purpose of providing decent affordable housing. Performance Indicator: Affordable Units. Output Estimate: 4 The Bloomington Housing Authority completed a comprehensive physical needs assessment in 2003 and has hired an architect to design accessible units for persons with disabilities. These CDBG funds will be used to renovate these units in order to meet objectives outlined in that 2003 assessment.	
HAND – Down Payment & Closing Cost	Priority Needs Analysis – Strategy 1, page 73; Specific Housing Objectives – Objective 1, page 96.
Decent Housing -- Outcome/Objective: Accessibility for the purpose of providing decent affordable housing. Performance Indicator: Affordable Units. Output Estimate: 10 Successful graduates of the Home Buyer's Club are eligible to apply for down payment and closing cost assistance through HAND. This program helps leverage other funding for purchase of the homes by households, as well as funding for HAND to provide the educational component of this program and direct grants for additional down payment assistance.	
HAND – Emergency Home Repair Grants	Priority Needs Analysis – Strategy 2, page 73; Specific Housing Objectives – Objective 2, page 97.
Decent Housing -- Outcome/Objective: Accessibility for the purpose of providing decent affordable housing. Performance Indicator: Affordable Units. Output Estimate: 9 Emergency Home Repair assists existing homeowners with health and safety issues in their homes. These repairs can include roofing repairs, sanitary repairs, electrical repairs, etc.	
HAND – Owner-Occupied Rehab	Priority Needs Analysis – Strategy 2, page 73; Specific Housing Objectives – Objective 2, page 97.
Decent Housing -- Outcome/Objective: Accessibility for the purpose of providing decent affordable housing. Performance Indicator: Affordable Units. Output Estimate: 4 Owner-Occupied Rehab assists existing homeowners with needed repairs and renovations to their homes. This program benefits both the existing homeowner and the neighborhood as it brings homes up to code and improves exteriors in appropriate ways in eligible historic areas.	
Middle Way House – Facility Renovation	Priority Needs Analysis – Strategy 1, page 73; Priority Homeless

<p>Suitable Living Environment – Outcome/Objective: Accessibility for the purpose of creating suitable living environments. Performance Indicator: Persons Served. Output Estimate: 40</p> <p>Middle Way House is renovating the historic Coca Cola building to house its emergency shelter, have six units of affordable rentals for victims of domestic violence who do not have dependents, and their economic development programs such as Confidential Document Destruction and Middle Way Food Works. This facility will shelter women from their abusers, help them move to independent living and teach them valuable work skills.</p>	<p>Needs – Strategy 3, page 117; Community Development Needs Table – Public Facilities and Improvements, medium priority.</p>
<p>Options for Better Living – Acquisition of Rental Units</p> <p>Suitable Living Environment – Outcome/Objective: Accessibility for the purpose of providing decent affordable housing. Performance Indicator: Affordable units. Output Estimate: 4</p> <p>Options for Better Living is acquiring rental units to serve income eligible households. This will preserve affordable housing units and increase housing opportunities for persons with disabilities.</p>	<p>Housing Needs, Rental Assistance – medium goal, page 78; Specific Special Needs Objectives, Objectives 3 and 4, page 127.</p>
<p>HAND – Curb & Sidewalks</p> <p>Suitable Living Environment – Outcome/Objective: Accessibility for the purpose of creating suitable living environments. Performance Indicator: Public Facilities & Persons Served. Output Estimate: 1,400</p> <p>This project provides funding for materials to create or repair sidewalks in low-income areas or for low-income households.</p>	<p>Community Development Needs Table – Street Improvements, high priority; Specific Special Needs Objectives – Objective 5, page 127.</p>
<p>HAND – Engineering and Architectural Services</p> <p>Suitable Living Environment – Outcome/Objective: Accessibility for the purpose of creating suitable living environments. Performance Indicator: Public facilities and persons served. Output Estimate: 1,500</p> <p>This program allows HAND to do feasibility studies and design work for upcoming department sponsored projects. Possible projects include, but are not limited to, infrastructure projects, plats and subdivisions, and architectural designs for residential construction.</p>	<p>*</p>
<p><i>Social Services Programs:</i></p>	
<p>Big Brothers/Big Sisters – One-to-One</p> <p>Suitable Living Environment – Outcome/Objective: Accessibility for the</p>	<p>Priority Needs Analysis – Strategy 5, page 74; Community Development Table – Youth Services, high priority.</p>

<p>purpose of creating suitable living environments. Performance Indicator: Persons Served. Output Estimate: 200</p> <p>Support for Big Brothers/Big Sisters to match adult volunteers with at-risk children as a mentor and provides on-going support for the matches.</p>	
Community Kitchen of Monroe County	<p>Priority Needs Analysis – Strategy 5, page 74; Homeless Strategic Plan – Strategy 2, page 116; Community Development Table – Public Services, high priority.</p> <p>Suitable Living Environment – Outcome/Objective: Accessibility for the purpose of creating suitable living environments. Performance Indicator: Persons Served. Output Estimate: 870</p> <p>Support for Community Kitchen to provide free hot meals, including carry out meals, to needy Bloomington residents.</p>
Hoosier Hills Food Bank	<p>Priority Needs Analysis – Strategy 5, page 74; Homeless Strategic Plan – Strategy 2, page 116; Community Development Table – Public Services, high priority.</p> <p>Suitable Living Environment – Outcome/Objective: Accessibility for the purpose of creating suitable living environments. Performance Indicator: Persons Served. Output Estimate: 3,308</p> <p>Support for Hoosier Hills Food Bank to collect, store and distribute donated food to non-profit organizations with feeding programs who serve needy people.</p>
Middle Way House Emergency Shelter	<p>Priority Needs Analysis – Strategy 5, page 74; Homeless Strategic Plan – Strategy 2, page 116; Community Development Table – Battered and Abused Spouses, high priority.</p> <p>Suitable Living Environment – Outcome/Objective: Accessibility for the purpose of creating suitable living environments. Performance Indicator: Persons Served. Output Estimate: 162</p> <p>Support for Middle Way House to provide crisis intervention, advocacy, supportive services, and emergency shelter to abused women and their dependents.</p>
Mother Hubbard's Cupboard	<p>Priority Needs Analysis – Strategy 5, page 74; Homeless Strategic Plan – Strategy 2, page 116; Community Development Table – Public Services, high priority.</p> <p>Suitable Living Environment – Outcome/Objective: Accessibility for the purpose of creating suitable living environments. Performance Indicator: Persons Served. Output Estimate: 3,308</p> <p>Support for Mother Hubbard's Cupboard to provide wholesome, healthful food to people in need, as well as nutrition and gardening education through their food pantry program.</p>
Boys & Girls Club of Bloomington	<p>Priority Needs Analysis – Strategy 5, page 74; Community Needs Table – Youth Services, high</p>

priority.	
<p>Suitable Living Environment – Outcome/Objective: Accessibility for the purpose of creating suitable living environments. Performance Indicator: Persons Served. Output Estimate: 88</p> <p>Provide diverse activities for youth after school and when school is closed.</p>	
HOME Investment Partnership Program	
HOME Programs:	
Owner-Occupied New Construction	Priority Needs Analysis – Strategy 1, page 73; Specific Housing Objectives – Objective 1, page 97
<p>Decent Housing -- Outcome/Objective: Accessibility for the purpose of providing decent affordable housing. Performance Indicator: Affordable Units. Output Estimate: 4</p> <p>Funding will be used to create additional units of affordable housing. Much of this funding will be used to construct the homes in EverGreen Village, developed to be a green build, LEED certified, affordable 12 unit owner-occupied housing development.</p>	
Owner-Occupied Rehabilitation	Priority Needs Analysis – Strategy 2, page 73; Specific Housing Objectives – Objective 2, page 97; Specific Special Need Objectives – Objective 1, page 126.
<p>Decent Housing -- Outcome/Objective: Accessibility for the purpose of providing decent affordable housing. Performance Indicator: Affordable Units. Output Estimate: 2</p> <p>Funding will be used to rehabilitate existing owner-occupied homes to bring them up to code, improve energy efficiency, and, if needed, accessibility.</p>	
Purchase-Rehabilitation	Priority Needs Analysis – Strategy 1, page 73; Specific Housing Objectives – Objective 1, page 97
<p>Decent Housing -- Outcome/Objective: Accessibility for the purpose of providing decent affordable housing. Performance Indicator: Affordable Units. Output Estimate: 1</p> <p>Funding will be used to create additional units of affordable housing by rehabilitating existing structures for low to moderate income buyers.</p>	
Tenant Based Rental Assistance	Priority Housing Needs, page 80-81; Specific Special Needs Objectives – Objective 2, page 127.
<p>Decent Housing -- Outcome/Objective: Accessibility for the purpose of providing decent affordable housing. Performance Indicator: Households. Output Estimate: 8</p> <p>Tenant Based Rental Assistance is used to assist households on the Section 8 waiting lists of both the Bloomington Housing Authority and South Central Community Action Program. This program has been on-going for years, but has occasionally been funded by pre-1990 rental rehabilitation loan pay-offs. The market forces that have</p>	

encouraged the use of this funding for this purpose continue to exist as outlined in the Consolidated Plan pages 83 – 96, specifically on pages 86-89.

Rental Rehab/New Construction

Priority Needs Analysis – Objective 1, page 73.

Decent Housing -- Outcome/Objective: Accessibility for the purpose of providing decent affordable housing. **Performance Indicator:** Affordable Units. **Output Estimate:** 3

Provide assistance to for-profit and non-profit developers to create affordable rental units for low income households.

Community Housing Development Organizations (CHDO)

Priority Needs Analysis – Strategy 1 and/or 2, page 73; Specific Housing Objectives – Objectives 1 and/or 2, page 96-97.

Mandated set-aside for CHDOs. At this time, HAND does not have any CHDO project applications for this funding.

The City of Bloomington's allocation priorities are for all funds to be used to benefit low to moderate income households. Over seventeen percent (17.56%) of our CDBG funds will be specifically dedicated to low income areas for this fiscal year. Those projects/programs include Bloomington Housing Authority (BHA) accessible units, HAND's curb and sidewalk program, and HAND's engineering and architectural services program. In addition, many of the other programs will benefit low income areas.

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.
3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.
4. Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.

Program Year 3 Action Plan General Questions response:

The Bloomington jurisdiction includes all areas within the corporate boundaries of the city. The Department makes support available for all income eligible individuals and families within the jurisdiction. Bloomington does not have any geographic areas where concentrations of minorities live. Minorities live throughout the community and support will be available for all citizens community-wide. While HAND advertises its programs community wide, HAND does do outreach to area churches, including historically African-American and Hispanic congregations. HAND did public service announcements to be aired periodically during "Bring it On," a community radio show hosted by Jim Sims that explores the people, issues and events affecting African American communities. Lisa Abbott, Director of HAND, was a guest on *Hola Bloomington*, a radio show for Bloomington's Spanish speaking population in November 2006. HAND Housing Counselor, Marilyn Patterson, holds regular office hours at the Shalom Community Center, a day center for people experiencing homelessness. HAND continues to serve a number of women and female head of households through our regular community outreach.

Recently completed "neighborhood plans," or area strategic plans produced through a collaboration between the Planning and HAND Departments have recognized neighborhoods with targeted needs. We also have areas with long-established needs such as the Upper West Side Revitalization Area, near our Public Housing Authority. In areas that have been identified geographically in the Consolidated Plan, the Upper West Side, Near West Side, Prospect Hill, McDoel and Broadview, rehabilitation and appropriate new infill is a priority, because of the proportion of aging and substandard housing identified in the neighborhood plans. Rehabilitation continues to be a priority in neighborhoods aging and possibly under maintained housing stock. In-fill opportunity exists in some neighborhoods such as Broadview and the Upper West Side. This fiscal year, HAND will create new homeownership opportunities in the Broadview area by constructing a green designed affordable home subdivision included in a Leadership in Energy and Environmental Design (LEED) certified pilot project.

A serious impediment to the revitalization of the Upper West Side, one of our geographically targeted areas, is suspicion and documentation of environmental hazards. Since the 1970's, the City of Bloomington has attempted to identify areas near Westinghouse where industrial dumping took place. Sites in close proximity to these scavenge areas are difficult to build upon with federal money. Perhaps the key to assisting this underserved need is to find a predictable way to deal with the redevelopment of Brownfield sites. This fiscal year, HAND will participate in the environmental clean up property and development of affordable housing in the Upper West Side through a State initiative called Improving Neighborhoods Through Revitalization.

Another continuing concern among social service providers is the lack of dependable income for operating costs. A major obstacle expressed in the SCAN (Service Community Needs Assessment 2003) report, is the amount of administration time that is required to raise funds. In the face of constant reductions in funding and resources, budget concessions are made that can diminish funds for clients' needs. In addition, many non-profits need financial assistance to renovate their facilities to more economically assist their clients.

In order to meet these needs, HAND's project will include the following:

- Assist in the creation or rehabilitation of affordable housing units for individuals and families at or below 80% area median income.
- Provide assistance to disabled individuals to remain in their homes.
- Create new homeownership opportunities in a potentially LEED certified housing development.
- Provide financial assistance for the renovation of units at the Public Housing Authority.
- Provide assistance to renovate a historic building to be used for as a shelter and to house programs to assist victims of domestic violence.
- Provide funding for operating costs for social service programs designed to help citizens meet their basic needs such as food and shelter.
- Provide funding for operating costs for social service programs designed to help at-risk populations such as youth, domestic violence victims, or substance abusers.

Resources:

Currently there are 715 active LIHTC units in Bloomington per the Indiana Housing and Community Development Authority Department. Twenty-eight of those units are located at Middle Way House, Inc.'s The Rise project for women who have been victims of domestic violence and their dependent children. There are no known LIHTC projects in development in Bloomington at this time.

The Bloomington Housing Authority has 1284 Section 8 vouchers, but funding limits the units to 1214 – 1225 in use. The South Central Community Action Program provides assistance for 255 Section 8 vouchers. There is no increase anticipated.

McKinney/Vento Funding:

Agency	Awards
Amethyst House (2005)	\$174,109
Middle Way House (2005)	\$513,280
Martha's House (2005)	\$267,586
Center for Behavioral Health (2004)	\$353,940
Stepping Stones (2004)	\$231,920

Managing the Process

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

Program Year 3 Action Plan Managing the Process response:

The Housing and Neighborhood Development Department (HAND) is the lead agency in administering programs to meet goals outlined the Consolidated Plan and the Annual Action Plan. The stated mission of the Housing and Neighborhood Development Department (HAND) is “to enhance the quality of life for Bloomington residents by developing programs, services, and partnerships with public and private organizations to preserve community character, promote affordable housing and encourage neighborhood vitality.” The department is divided into housing and neighborhood divisions. The neighborhood development program oversees enforcement of the property maintenance code, rental occupancy, and provides forums for the empowerment of neighborhood-based associations.

HAND’s housing division oversees the disbursement of federal funding (CDBG, HOME) to direct recipients through in-house programming, as well as to for-profit and non-profit developers, and social service agencies. HAND provides technical assistance to recipients of CDBG and HOME funds, coordinates development activities with other city departments and implements projects approved in the annual action plan. The Department directs the following activities for the City of Bloomington.

- Assesses unmet needs for affordable housing production
- Establishes policy priorities for making investments in affordable housing and neighborhood development in the City of Bloomington
- Creates a coordinated delivery system for using the technical and financial resources- including HOME and Community Development Block Grant (CDBG) funds to meet the needs of low and moderate income residents.

The Annual Action Plan is developed through several means; the Citizen Advisory Council process and HAND assessments. The Citizen Advisory Council process is described below. HAND assessments include using the Consolidated Plan, the Service Community Needs Assessment (SCAN), and other current needs assessments to determine what should be accomplished to meet the community’s ever changing needs.

Citizen Participation

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

Program Year 3 Action Plan Citizen Participation response:

On an annual basis, prior to the submission of the Annual Action Plan, HAND convenes the Citizen Advisory Council to review Community Development Block Grant (CDBG) applications. This council is made up of members from the City Council, Redevelopment Commission, Community and Family Resources Commission,

and community members appointed by the Mayor. Half of the council reviews applications for physical improvement projects and the other half reviews applications for funding of social service programs. The calendar for this application process was as follows:

Date	Activity
September 6, 2006	Applications available.
September 6, 2006	CDBG Informational Meeting (for applicants unfamiliar with the CDBG process).
October 6, 2006	Letter of Intent due.
October 12 or October 17, 2006	Mandatory applicant training on the CDBG application, CDBG requirements, and the Consolidated Plan.
November 13, 2006	Citizen Advisory Council (CAC) organizational meeting (training regarding CDBG requirements and consolidated plan are completed at this meeting). Physical Improvements Sub-committee plans its site visits.
December 1, 2006	Applications due.
December 11, 2006	Citizen Advisory Council meeting to pick up applications, review scoring system, and discuss calendar.
January 4 or January 11, 2007	Public Hearing for the applicants. Physical Improvements on the 4 th , Social Services on the 11 th . Social Services was broadcasted on Bloomington Community Access Television (BCATS)
January 10 or January 18, 2007	Allocation recommendations meeting. Physical Improvements on the 10 th , Social Services on the 18 th .
February 5, 2007	CAC recommendations presented to the Redevelopment Commission for approval. (Public meeting.)
February 6, 2007	Recommendations approved by the Redevelopment Commission sent to the Mayor for approval.
February 28 th (first reading) and March 7, 2007 (final approval)	Recommendations approved by the Mayor sent to the City Council for final action. (Public meeting which is televised on Cable Access Television.)
June 1, 2007	Start of fiscal year.

Citizen comments –

Significant public comment and participation was sought for the Consolidated Plan 2005-2010. A list of focus groups and key informant surveys can be found on pages 18-19 of the Consolidated Plan found on-line at http://www.bloomington.in.gov/hand/block_grants/con_plan_final.pdf.

On March 9, 2007, the Annual Action Plan was posted on the City's website at <http://bloomington.in.gov/hand/grants.php>. Hard copies were available at the Housing and Neighborhood Development Department and at the Monroe County Public Library in the Indiana Room. A notice was placed in the Herald-Times on March 9, 2007. It was also announced during the City Council meeting held on February 28, 2007.

Comments received:

Institutional Structure

1. Describe actions that will take place during the next year to develop institutional structure.

Program Year 3 Action Plan Institutional Structure response:

The Annual Action Plan will be carried out by the Housing and Neighborhood Development (HAND) staff, with the assistance of its boards and commissions. HAND works to continually improve the knowledge of the department staff members by attending appropriate training sessions whenever possible, including the HOME Certification and CPD Outcome Performance Measurement training. The HAND staff work very closely with a number of Board and Commissions with responsibilities for different aspects of HAND's work. The Board and Commissions are as follows: Redevelopment Commission, Citizen Advisory Council, Board of Housing Quality Appeals, Historic Preservation Commission and the Housing Trust Fund Advisory Board. Detailed descriptions of these Boards and Commissions can be found in the Consolidated Plan 2005-2010.

HAND also works with a variety of organizations in order to carry out its tasks under the Consolidated Plan and the Annual Action Plan. Those organizations include, but are not limited to, the following: Bloomington Housing Authority, Bloomington Restorations, Inc., Bloomington Urban Enterprise Association, Habitat for Humanity of Monroe County, Housing Solutions, Inc., Middle Way House, Inc. and the South Central Community Action Program, Inc.

Procedures developed by HAND staff are in place to meet a variety of requirements and conditions to operation. The City of Bloomington's Controller's Office and Legal Departments oversee various aspects of HAND's mission to ensure compliance with the variety of local, state and federal statutes that govern HAND's actions.

Monitoring

1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

Program Year 3 Action Plan Monitoring response:

It is the goal of the Housing and Neighborhood Development Department to ensure that all programs and projects comply with the applicable regulations and standards governing the actions of the department. HAND monitors its compliance with the Consolidated Plan through the Annual Action Plan process. All projects require an application that contains questions to ensure that funded projects comply with program requirements. In order to meet requirements with regard to timeliness of expenditures, each project will have a contract with a start and completion date. Extensions of time are allowed with extenuating circumstances.

Community Development Block Grant

Physical improvement projects are monitored as follows:

1. Each project is required to fill out an application to be reviewed by the Citizen Advisory Council (CAC) for allocation recommendation. Applications include specific information regarding design of project, cost of project, and beneficiaries.
2. Successfully funded applications are required to sign a funding agreement outlining all of the requirements, regulations and standards.
3. A program manager from HAND will do site inspections periodically throughout the project.
4. Claims for payment are filed, with appropriate documentation, with the program manager. The program manager reviews the claim and approves it for payment.
5. Davis-Bacon and affirmative action monitoring is completed by the contract compliance officer who is a staff attorney in the City of Bloomington Legal Department.
6. The HAND program manager will receive copies of all reports from the Monroe County Building Department, City of Bloomington Planning Department, and/or City of Bloomington Fire Department for compliance with all state, city and county regulations. If any other inspections are required or completed, a copy of that report must also be supplied to the program manager.
7. The HAND program manager will also monitor for beneficiary compliance. Depending upon the project and the agency, monitoring may occur both before and after the project.

Social service programs are monitored as follows:

1. Each project is required to fill out an application to be reviewed by the Citizen Advisory Council (CAC) for allocation recommendation. Applications include specific information about the program funded and the beneficiaries.
2. Successfully funded applications are required to sign a funding agreement outlining all of the requirements, regulations and standards.
3. A program manager from HAND will receive and review all claims for payment. Claims for payment must include beneficiary information.
4. The HAND program manager will monitor for compliance prior to the end of the fiscal year. If needed, monitoring may occur at more regular intervals.

There are two categories of HOME projects; HOME projects administered by HAND and HOME projects administered by CHDOs, Non-Profits, or For-Profit entities.

HOME projects administered by HAND are monitored as follows:

1. HAND operates a number of housing projects that are funded by HOME. Each client is required to fill out an application to determine eligibility. Each application is processed by the HAND program manager/loan officer to determine income and residency eligibility and project feasibility.
2. The HAND program manager/construction project manager will inspect each project to determine project costs and requirements.
3. Upon approval of a project, funding agreements and/or mortgages are signed by applicant outlining terms and conditions of funds.
4. The HAND program manager/construction project manager will monitor the progress of the project, ensuring compliance with all building codes and HAND construction standards.

5. Claims for payment are reviewed and approved by the program manager/construction project manager monitoring the project.
6. A final inspection at the completion of the project must be completed prior to the final payment. This inspection also includes obtaining the certificate of occupancy from the Building Department.

HOME projects administered by CHDO's, non-profits or for-profit entities are monitored as follows:

1. Applications for funding must include specific details about the project, costs and beneficiaries.
2. Successfully funded applications are required to sign a funding agreement, mortgage and/or covenants outlining all of the requirements, regulations and standards.
3. A program manager from HAND will do site inspections periodically throughout the project.
4. Claims for payment are filed, with appropriate documentation, with the program manager. The program manager reviews the claim and approves it for payment.
5. Davis-Bacon and affirmative action monitoring, if applicable, is completed by the contract compliance officer who is a staff attorney in the City of Bloomington Legal Department.
6. The HAND program manager will receive copies of all reports from the Monroe County Building Department, City of Bloomington Planning Department, and/or City of Bloomington Fire Department for compliance with all city and county regulations. If any other inspections are required or completed, a copy of that report must also be supplied to the program manager.
7. The HAND program manager will also monitor for beneficiary compliance. Depending upon the project and the agency, monitoring may occur both before and after the project.

HOME rental projects are monitored as follows:

1. Each project is monitored as described above; however, on an annual basis each project is monitored for beneficiary compliance.
2. Documentation is provided to the program manager to ensure compliance with the funding agreement/mortgage/covenants. This documentation shows the number of assisted units, income level of residents, utility allowances, and units receiving Section 8 or units receiving TBRA, if applicable.
3. Program manager will contact tenants to verify information provided.
4. Physical inspections of HOME units are handled through HAND's comprehensive rental inspection program. Those inspections verify the physical condition of each unit and insure that they are in compliance with HOME standards and the City's Housing and Property Maintenance Code.

Tenant Based Rental Assistance projects are monitored as follows:

1. TBRA projects are governed according to their funding agreements.
2. On an annual basis, the HAND program manager meets with the administrator of each TBRA program. The administrator provides the program manager with information program policy and procedures, outreach, participant selection, unit information (including lead-based paint visual and

HQS inspections), tenant income documentation, tenant leases, and, if applicable information regarding required self-sufficiency programming.

3. The HAND program manager meets with the tenants to verify information. Claims for payment must be approved by the HAND program manager and must include applicable documentation.

Lead-based Paint

1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

Program Year 3 Action Plan Lead-based Paint response:

HAND's Risk Assessment Program

The City of Bloomington Housing and Neighborhood Development Department (HAND) has four (4) licensed risk assessors to do lead risk assessments for HAND's housing rehabilitation programs. Since 2001, HAND has conducted 81 risk assessments. Of those risk assessments, 66 showed unacceptable lead levels with the highest lead level of dust wipe being 171380/ $\mu\text{g}/\text{ft}^2$, paint chip being 39%, soil being 7585 ppm. Seventeen of those assessments were for families with children.

Risk assessment steps include:

- Scheduling an interview. Interview questions include:
 - Locations where children play, sleep and eat.
 - Location where toys are stored.
 - EBLL testing results, if any.
 - Any visible evidence of chewed paint?
 - Entrances most frequently used.
 - Windows most frequently opened.
 - Locations of any window air conditions.
 - Do any members engage in gardening? If so, where?
 - Are you planning any landscaping activities? If so, where?
 - How often is the household cleaned?
 - What cleaning methods to you use?
 - Any recently completed remodeling or renovation? If so, where?
 - Was any building debris stored in the yard?
 - Are you planning any remodels or renovations?
 - Do any household members work in a lead-related industry? If so, where? Where are any work clothes stored and cleaned?
 - Have there been previous lead-based paint evaluations?
 - Have there been previous lead hazard control activities?
- Determine location of dust swipes (approximately 12 – 14 swipes/project).
- Retrieve paint chip samples from exterior of house and trim.
- Collect composite soil samples. If play area, separate sample from play area.
- Provide owner with an extensive written report of test results.
- Each household receives instruction on how to inspect for interim control failure and how to remedy the situation.

Requiring lead risk assessments on each house that HAND rehabilitates will ensure that the number of lead-safe housing for low to moderate income individuals and families will increase. HAND applied for and received a grant from the Indiana State Department of Health to determine if accepted work practices and cleaning methods are successful over time. The study showed that approved cleaning methods are successful in reducing lead poisoning over time. HAND has created an informational packet/manual to explain lead safe cleaning practices that is provided to HAND housing participants and others by request.

Lead Poisoning Prevention and Screenings

The Monroe County Lead-Safe Coalition is made up of members from Bloomington Hospital, the City of Bloomington, Head Start, Legal Services, Monroe County Health Department, Monroe/Owen Medical Society, South Central Community Action Program and Women, Infant and Children's Program. The Monroe County Lead-Safe Coalition provides education to interested individuals and groups about lead poisoning. Local testing is available through local pediatricians, WIC or Bloomington Hospital's Community Health Services Walk-in Clinic. Home inspections are available through the Monroe County Lead-Safe Coalition or through the grant funded study currently available through the City of Bloomington Housing and Neighborhood Development Department.

In addition, HAND is also a member of the State of Indiana's Elimination Plan Advisory Committee's Housing Sub-Committee and the Risk Assessment Sub-Committee. These sub-committees advise the State on housing lead issues and the State's action plan for eliminating lead paint by the year 2010.

HOUSING

Specific Housing Objectives

*Please also refer to the Housing Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 3 Action Plan Specific Objectives response:

Objective 1: Create opportunity for affordable homeownership.

Activity	Units to be completed this Fiscal Year	Units completed last Fiscal Year
Provide subsidy and construction loans to for-profit and non-profit developers for the construction and/or rehabilitation of affordable	7	8

owner-occupied homes.		
Provide homeowners direct assistance to purchase and rehabilitate existing homes through HAND's Purchase-Rehab program.	1	0
Provide homeowners direct assistance to purchase homes through HAND's Down Payment and Closing Cost Assistance program.	10	4
Provide technical assistance and support to potential first time homebuyers through HAND's Homebuyer's Club	120	78

Objective 2: Encourage neighborhood stabilization.

Provide rehabilitation and historic renovation assistance to existing eligible homeowners.		
Provide rental inspections to maintain the integrity of rental properties. (General fund)	5,000 units	5,136 units
Provide existing homeowners with assistance to make emergency home repairs that threaten the health and safety of the occupant or the integrity of the structure.	9	11
Provide infrastructure assistance (sidewalks, street improvements, water/sewer)	1,400 linear feet	3,100 linear feet
Provide neighborhood assistance through the Neighborhood Improvement Grant or the Small & Simple Grant. (General fund)	9	7
Provide neighborhoods with neighborhood clean-up grants. (General fund)	2	2

Primarily federal resources will be used to address identified needs in the form of Community Development Block Grant and HOME Partnership Act funds as outlined in the project sheets attached to this Annual Action Plan. In addition, local public and private resources will be used such as general fund monies for support of the City's Rental Inspection Program that ensure that every household has a safe and sanitary place to live. Local public funds are also leveraged by tax abatement on affordable housing projects, technical support provided by staff members paid by the general fund, and donation of staff time and, in some cases, inventory for the installation of infrastructure and/or sidewalks. Private foundation sources are sought to supplement federal and state funds for HAND programs. Private lender resources are leveraged by providing mortgages for programs for homeownership such as Down Payment and Closing Cost assistance and/or Purchase-Rehab. Resources from other non-profits, such as the Bloomington Urban Enterprise Association, are used to provide assistance for needed economic development in the form of grants for schools, grants/loans for small businesses, grants/loans for rehabilitation of commercial properties inside low-income areas, and scholarships for residents of low-income areas to attend classes to improve their personal economic situation. Appropriate leveraged funds will be used as HOME match per the City of Bloomington's requirement.

Needs of Public Housing

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.
2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

Program Year 3 Action Plan Public Housing Strategy response:

The Bloomington Housing Authority's mission is to "administer public funds using available resources in a manner which will allow the BHA to offer a variety of affordable housing opportunities and supportive services that foster stability and self sufficiency through creative partnerships while servicing our customers with the highest level of professionalism and respect." HAND is one of the BHA's partners in their mission. For the fiscal year 2007, HAND will assist the Bloomington Housing Authority in rehabilitating a unit to create four accessible units. HAND will also assist BHA by providing Tenant-Based Rental Assistance to individuals and families on their waiting list (approximately 4 households will be served).

The Bloomington Housing Authority has achieved the rating of "high performer" with a score of 92 for fiscal year 2006 (ended 9/30/06). HAND has a close relationship with BHA and HAND's executive director or her designee attends the BHA board meetings. Joint projects to promote affordable housing or improved environmental conditions for low-income individuals and families are completed regularly.

Barriers to Affordable Housing

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

Program Year 3 Action Plan Barriers to Affordable Housing response:

The high cost of housing, driven by the presence of Indiana University, continues to be a barrier to affordable housing. As outlined in the Consolidated Plan 2005-2010, the lucrative rental market drives the cost of land, construction, and renovation. In order to combat the cost barrier, HAND will continue to provide subsidies to both developers and homeowners/home buyers. In addition, HAND will work with the local Housing Trust Fund Advisory Board to provide technical assistance to projects that will create affordable housing units.

The City of Bloomington's Unified Development Ordinance went into affect on February 12, 2007. This Ordinance contained the following provisions with regard to affordable housing:

- The Residential Core district is intended to be used as follows:
 - Increase the viability of owner-occupied and affordable dwelling units through the use of small-lot subdivisions, accessory dwelling units, and compatible property improvements.
- 20.05.009 AH-01 [Affordable Housing; General]

Purpose: Within the City of Bloomington, it is acknowledged that there is a need to provide affordable housing for very low- to moderate-income households. It is necessary to help maintain a diverse housing stock and to allow working people to have better access to jobs and to upgrade their economic status.

This Affordable Housing Standards Section applies to the following zoning districts: RE, RS, RC, RM, RH, MH, CL, CG, CA, CD.

- (a) Prohibitions: No person shall sell, rent, purchase, or lease an affordable unit created pursuant to *Section 20.05.009* except to income-eligible households and in compliance with the provisions of *Section 20.05.009*.
- (b) Eligibility: To qualify for the development standard incentives outlined in this section, petitioners must enter into an affordable housing program administered by the federal, State, or local governments.
- (c) Location: When built as part of a larger development that also includes market rate housing, all affordable units constructed or rehabilitated under this section shall not be situated within the development in less desirable locations than market-rate units and shall not, on average, be less accessible to public amenities, such as open space, than the market rate units. Affordable housing shall be integrated with the rest of the development and shall be compatible with the market rate units in design, appearance, construction and quality of materials.
- (d) Incentives: The following incentives may be used to build affordable housing units:
 - (1) *Waiver of Fees*:
 - (A) Filing fees for the Plan Commission and/or Board of Zoning Appeals may be waived by the Planning Director.
 - (B) Fees associated with Right-of-way Excavation Permits may be waived by the Director of the Public Works Department.
 - (C) Sewer hook-on fees may be waived or reduced by the Utilities Service Board.
 - (2) *Sidewalk Construction*: Where deemed appropriate by the Director of the Public Works Department and the Planning Director, the construction of sidewalks and installation of street trees may be done by the City.
 - (3) *Single-family Residential Parking*: Parking requirements may be reduced to one (1) on-site parking space per single-family house when adequate adjacent on-street parking is available.
 - (4) *Reduced Bulk Requirements; Single-family Lots*: The following reductions in development standards may be applied to single-family residential lots and may be approved by the planning staff:
 - (A) Lot Area: Minimum lot area standards may be reduced up to forty percent (40%).
 - (B) Lot Width: Minimum lot width standards may be reduced up to twenty percent (20%).
 - (C) Side Building Setbacks: Side building setbacks may be reduced to five (5) feet regardless of the number of stories.
 - (D) Rear Building Setbacks: Rear building setbacks may be decreased to fifteen (15) feet.

○ 20.05.049 GD-01 [Green Development Incentives; General]

(3) *Goal 3*: A commitment to serve, in an exceptional manner, important public policy such as pedestrian friendly, mixed use development, affordable housing, or reduction in automobile travel. Examples of commitments that may qualify as meeting this goal include but are not limited to the following:

- (A) Incorporation of a mix of residential and nonresidential land uses either within the development or within individual buildings.

(B) Provision of 100% of the required bicycle parking spaces as either long-term Class I Bicycle Parking Facilities or covered, Class II Bicycle Parking Facilities, or a combination of those two bicycle parking facility types.

(C) Provision of automobile parking at least twenty-five percent (25%) below required minimums, coupled with provision of bicycle parking at least fifty percent (50%) above required minimums. Fulfillment of this Sustainable Development Practice shall not require a variance from development standards.

(D) Provision of subsidized Bloomington Transit passes or provision of a private van or shuttle.

(d) Level Three Incentives:

(1) A development may utilize the Level Three Incentives detailed in Division (2) if the reviewing authority determines that the development meets all four (4) goals listed in *Subsection 20.05.049(a): Sustainable Development Practices* through the incorporation of the following:

(A) At least four (4) Sustainable Development Practices from Goal 1 as specified in *Division 20.05.049(a)(1)* above; and

(B) At least two (2) Sustainable Development Practices from each of Goals 2, 3 and 4 as specified in *Division 20.05.049(a)(2)*, *Division 20.05.049(a)(3)* and *Division 20.05.049(a)(4)* above.

(C) An allocation of at least fifteen percent (15%) of the total number of housing units located in the development as affordable housing. Such housing units must be entered into an affordable housing program administered by the local, State or Federal governments.

HOME/ American Dream Down payment Initiative (ADDI)

1. Describe other forms of investment not described in § 92.205(b).
2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.
3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:
 - a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
 - b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
 - c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
 - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.

- e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.
 - f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.
4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:
 - a. Describe the planned use of the ADDI funds.
 - b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.
 - c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

Program Year 3 Action Plan HOME/ADDI response:

The City of Bloomington Housing and Neighborhood Development Department will not be receiving ADDI fund for fiscal year 2007, nor does HAND refinance existing debt. Assistance for this fiscal year includes:

- o Direct and deferred loans to existing low to moderate-income homeowners for rehabilitation of their homes.
- o Low interest bearing construction loans to non-profits or for-profit developers creating or rehabilitating housing units to be sold to low to moderate-income home buyers through the Housing Trust Fund.
- o Forgivable loans for the down payment and closing cost assistance for low to moderate-income individuals and families purchasing homes.

All of the assistance that HAND provides is secured by a mortgage and promissory note, and/or Covenants for Deed Restrictions. Each security document outlines the requirements for receiving said funds and the penalties for not adhering to the requirements. Appropriate documents are recorded in the Office of the Recorder for Monroe County to ensure appropriate action in the event of default.

The City of Bloomington Housing and Neighborhood Development Department typically uses a recapture method for all of its housing programs unless program guidelines require resale. Each housing project will have a mortgage and promissory note, and in some cases, Covenants that run with the Deed. Each security document will run for the duration of the affordability period and will require the household to repay all, or a portion, of the funds expended on the project should they not meet that period of time depending upon the program guidelines. See chart below:

Program	Recapture Provisions
Owner-Occupied Rehabilitation	100% of funds are recaptured no later than time of property transfer.
Purchase-Rehabilitation	100% of funds are recaptured if property transferred before year 5. 10% of the

	funds are forgiven from years 6 – 15.
Down Payment & Closing Cost	20% of the funds are forgiven each year for five years.
Rental Rehabilitation - <\$15,000	First five years are mandatory affordability period. Fund can be forgiven at 20% per year for next five years if unit is kept at affordable rent rates.
Rental Rehabilitation - >\$15,000	First ten years are mandatory affordability period. Funds can be forgiven at 10% per year for next ten years if unit is kept at affordable rent rates.
Rental New Construction	Mandatory affordability period of twenty years; after which funds are 100% forgiven.
Rockport Road Subdivision	Mandatory affordability period of thirty years using resale covenants.

Minority Homeownership – HAND anticipates that four minority households will be assisted in becoming homeowners this fiscal year.

HAND markets its programs through a variety of means, including placement ads in the local newspaper, guest spots on local radio such as Hola Bloomington, mini-seminars offered at locations throughout the community, outreach to local realtors and lenders, and partnerships with local non-profits, including a significant partnership with the Bloomington Housing Authority. The Bloomington Housing Authority, as well as other non-profits, use the Home Buyer's Club as the educational component for housing programs such as the Section 8 Homeownership Program. Every HAND assisted home buyer must successfully complete the Home Buyer's Club in order to be eligible for assistance.

HOMELESS

Specific Homeless Prevention Elements

*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.

2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.
3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.
4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.
5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

Program Year 3 Action Plan Special Needs response:

Below are listed agencies that were either allocated funds for this fiscal year or expect to be allocated funds for this fiscal year:

Funds	Agency
Continuum of Care (McKinney)	<ul style="list-style-type: none"> o Center for Behavioral Health o Middle Way House o Amethyst House
Emergency Shelter Grant (State funding)	<ul style="list-style-type: none"> o Martha's House
HOPWA (State funding)	<ul style="list-style-type: none"> o Positive Link (Bloomington Hospital)
PATH Funds (Dept. of Mental Health)	<ul style="list-style-type: none"> o Center for Behavioral Health
Community Development Block Grant 2007-2008	<ul style="list-style-type: none"> o Community Kitchen (operating) o Hoosier Hills Food Bank (operating) o Middle Way House (operating) o Mother Hubbard's Cupboard (operating) o Middle Way House (physical improvement)
Jack Hopkins Council Social Service Grant (City General Fund 2006)	<ul style="list-style-type: none"> o Amethyst House o Area 10 Agency on Aging o Big Brothers/Big Sisters of Monroe County o Boys & Girls Club of Bloomington o Center for Behavioral Health o Community Justice and Mediation Center o Community Kitchen of Monroe County o El Centro Comunal Latino o First Christian Church o Girls, Inc. o Hoosier Hills Food Bank o Martha's House o Mental Health Alliance o Middle Way House

	<ul style="list-style-type: none"> o Monroe County United Ministries o Mother Hubbard's Cupboard o Options for Better Living o Planned Parenthood of Indiana o Shalom Community Center o South Central Community Action Program Head Start o Teacher's Warehouse
County Commissioner's Social Service Grant (County General Fund)	<ul style="list-style-type: none"> o Undetermined at this time.

The City of Bloomington allocates the full 15% allowable by Community Development Block Grant (CDBG) regulations to social service programming. The Citizen Advisory Council, which makes allocation recommendations for CDBG, has made emergency services a priority. Emergency services are defined as shelter and food. For fiscal year 2007, 67% of the funds were allocated to emergency services. This amount rose from 44% the previous year.

HAND provides both funding and services to help individuals and families experiencing homelessness. As outlined above, CDBG funds are primarily used to help meet basic needs. The City also has general fund dollars that are allocated under the Jack Hopkins Council Social Services Grant program. The 2007 allocations have not yet been made, however, under the 2006 allocations, 61% of the \$135,000 allocated went to services/programs that either directly benefited individuals/families experiencing homelessness or helped individuals/families maintain their self sufficiency as to not become homeless. For fiscal year 2007, the Jack Hopkins Council Social Service Grant program will be allocating \$145,000. Bloomington service providers will continue to coordinate programs to assist the homeless in developing life skills or obtaining information that will enable them to secure permanent housing.

The South Central Housing Network, Inc., a consortium of service and housing providers, continues to meeting monthly, providing and sharing information updates on affordable housing and homeless issues. City staff attends the monthly meeting. This year the Housing Network finalized its incorporation and elected a Board of Directors. Chuck Andrews, a volunteer coordinator for Indiana University has been named secretary of the organization, solidifying a new partnership with the University concerning homeless issues. One of the main subcommittees supports and manages the annual Homeward Bound Walk which raised \$60,490 in unencumbered funds for the following 13 participating agencies:

Amethyst House	Area 10 Agency on Aging
Center for Behavioral Health	Community Kitchen
Hoosier Hills Food Bank	Martha's House
Mental Health Alliance	Middle Way House
Monroe County United Ministries	Mother Hubbard's Cupboard
Shalom, Community Center	Stepping Stones
Youth Services Bureau	

The McKinney-Vento Shelter Plus Care Grant provides 9 units of transitional shelter through Center for Behavioral Health. In 2003, \$353,940 was obtained through this grant for the provision of 5 units. Since that time, another 5 units have been made available. This is a Sponsor Based Rental Subsidy offered to hard-to-serve homeless

persons with serious mental disorder who also meet very low income standards. The assistance is provided for a period of 5 years. Other assistance and supportive services to these clients include: personal skills, psychiatric services, social interaction, budgeting, and community access. The original five sites served a total of 15 people. The newly funded units are single bedroom units.

The Housing Network's primary responsibility is the Continuum of Care application. Last year's application was awarded \$253,900 for a one year extension of the Hoosier House grant. Positive Link, an agency sponsored by Bloomington Hospital, did not receive funding for its proposed new permanent housing for persons with HIV disease. The award is therefore the smallest in five years.

The Network also organized and conducted a comprehensive point in time survey of the homeless in Region 10 which was held on January 25, 2007. Three subcommittees managed the gathering of information: mapping and street counts, line surveys at emergency food and shelter locations, and coordination with outlying counties in Region 10. Over 50 people volunteered in the street count. Results of the survey have not been finalized but will be included in the 2007 Continuum of Care application.

The Housing Network achieved the 2005 goals itemized in the CoC application.
 Maintained 95% occupancy in Public Housing Units
 Successfully submitted 2006 CoC application
 Amethyst House moved 50% of its transitional residents in to permanent housing
 Martha's House achieved new funding to implement a permanent housing program for chronically homeless persons

The Housing Network maintains a schedule that includes a planning process culminating in an annual three hour retreat. In advance of that meeting agencies have analyzed and submitted individual goals to the general body. The following Housing Network objectives to end chronic homelessness were outlined in the strategic goals of the Region 10, 2006 CoC application:

Create new PH beds for chronically homeless persons.
 Increase percentage of homeless persons staying in PH over 6 months to 71%
 Increase percentage of homeless persons moving from TH PH to 61%
 Increase percentage of homeless persons becoming employed by 11%
 Ensure that the CoC has a functional HMIS system

In 2007, an increase in the number of permanent housing beds for chronically homeless persons will be provided by Positive Link (3), Habitat (one household) and Martha's House (8). All beds but those provided by the Habitat project are funded through CoC grants.

The following chart illustrates current community funding awarded through the Continuum of Care process with future renewal dates.

Type of Housing	ALL SHP Funds Requested					
Transitional (TH)	2006	2007	2008	2009	2010	2011
Amethyst House –WIT		261,102			261,102	

SCCMHC/CBH Hoosier House	761,793			761,793		
Middle Way- The Rise			513,280			513,280
YSB_Stepping Stones			232,000			232,000
Shelter +Care	All S+C Funds requested					
SCCMHC Madison Project		284,820				

A group of caseworkers, Indiana University liaisons from the COPSL program, school district representatives, agency directors and city staff have met five times in the past year to analyze the need for family emergency housing in our community. The gap in services was initially identified by members of the Housing Network and through the Con Plan process. The emergency family shelter group has begun to strategize the development of both emergency (1-3 week) and supportive housing for families. It is nearing completion of a plan that should include a proposed budget, identification of funding and in-kind services and space for the program.

A city housing counselor visits the Shalom Center weekly, in order to assist in locating permanent housing for homeless individuals and families. Another prevention program helps people in danger of losing their housing. Indiana Legal Services will assist 50 persons who are challenged in retaining their housing. This year, Amethyst House, Positive Link, Stepping Stones and CBH will work intensively with residents and clients to prepare them for the goal of securing permanent housing for 18 clients. CBH will place at least one homeless person with a mental disability in employment.

Currently 55% of transitional housing beds, 32% of ES individual beds and 13% of Family ES beds are covered in HMIS reporting. Participating agencies are Middle Way House, and Stepping Stones. They will be joined by Martha's House.

Although Bloomington continues to sustain the goals of its anti-poverty strategy, funding opportunities are being reduced across the board in 2007. One critical new problem is the lack of housing vouchers in the community. Currently the Housing Authority houses 1340 individuals and families with Section 8 vouchers, but a rules clarification has reduced the number of positions to 1284. As a result there are no available vouchers and the wait for one bedroom apartments is over a year. The R101 'Renting in Bloomington' class was initiated in 2005 with a grant from the Community Foundation. This application was not renewed and the program has no funds to subsidize deposits. Through R101, eighteen people were placed in housing and fifteen remain there today. The Shalom Center will close its day shelter at the Washington Street location, because the building was purchased by developer. The center will be searching for a new location close to its base at First United Methodist Church. The day center, at its centralized location downtown, has functioned as a clearinghouse for community service to the homeless, rotating contacts with different agencies on a daily basis.

The City of Bloomington general fund supports programs and services to prevent homelessness as well. The City, through its CDBG Social Service and Jack Hopkins Council Social Service grant dollars provides direct support for services that help families maintain their self-sufficiency. In 2006, Jack Hopkins Council Social Service Grants funded projects such as Amethyst House for operation of their men's house and Martha's House to pay for personnel expenses to run the homeless shelter. HAND also has a comprehensive housing counseling program to help individuals and families with their housing needs. A HAND counselor has office hours every week at the Shalom Community Center, a local day shelter for individuals and families either experiencing homeless or at risk of homelessness, to assist in finding stable housing. HAND also offers, through its counseling program, a series of classes using the workbook created for R101 Renting in Bloomington. These sections teach individuals how to stabilize their housing. This class teaches budgeting, all about credit, how to find an appropriate home, fair housing, tenant's rights and responsibilities, what to look for in a lease, landlords rights and responsibilities, and the HAND rental inspection program/requirements. Successful graduates of this class can apply for damage deposit assistance.

In response to HUD's mandate, The City of Bloomington has begun to survey discharge policies affecting the housing status of those released by local institutional care givers. These discussions have taken place at Housing Network monthly meetings, with parole officers during the interviews in the formulation of HAND's R101 classes and with the Sheriff's office. Until such time as a more comprehensive approach is finalized, the City of Bloomington's discharge policy is that HUD McKinney-Vento homeless assistance that is governed or administered by the City of Bloomington will not be used for projects that target persons being discharged from public funded institutions or systems of care.

The initial step in the plan will be to coordinate with the Housing Network to identify the institutional facilities that release into the Bloomington area and points of contact within the community. ICCHI has also generated a parallel discussion of Discharge Policy through its Action Plan to End Chronic Homelessness. This ongoing discussion through the Housing Network is the initial phase of a more accurate understanding of what is being done now and what can be changed to meet HUD's guidelines.

Foster Care:

Discussion has revealed that local case workers and youth residential program directors will need to be educated about discharge policy. The Chafee Plan outlines each state's implementation of the Foster Care and Independence Act of 1999 (FCIA) which helps individual, (14-18 years) in their transition from foster care to independence.

Mental Health:

The Center for Behavioral Health has begun coordination with the Monroe County Jail to monitor and provide assistance to those who qualify as seriously mentally ill. Implementation of a more comprehensive approach is planned for further discussion by the Housing Network.

Corrections:

There are several discharge programs now in place, although the City and Housing Network continue to focus on formulating better solutions. A jail diversion program, funded through the Jack Hopkins Grant, has expanded its services to provide evaluation of the Monroe County Jail population. Inmates eligible for the new diversion services are those identified as chronically mentally ill, or diagnosed with both mental illness and substance abuse issues. A coordinator from the Mental Health Alliance develops a plan of action for the release of each individual including housing, appropriate clothing, appointments with mental health professionals and the courts. Since July, 2006 40 inmates have been evaluated, and 17 were served. Only one individual has been re-incarcerated since the inception of the program.

Unfortunately the Amethyst House grant which had been anticipated for this year as discussed in the previous Action Plan, was not funded at the state level; therefore no local programming was made available. The Center for Behavioral Health does have a policy in place which provides for the early evaluation and identification of inmates with chronic mental health issues. The services provided at the time of release include relocation to appropriate care facilities and counseling.

In this city's governmental organization, the Monroe County Sheriff's office administers the local correctional facility. The average population of the jail is 225. Of these inmates, 80% have been incarcerated three times. Approximately 95% of the inmates suffer from addictions. Many have diagnosed mental illness. The Sheriff's Office has a long- standing relationship with a volunteer group called "Citizens for Effective Justice" staffed with retired professors who do one-on-one counseling with inmates. This counseling is designed to ease the inmates' transition into employment and housing upon release. This group successfully retained a grant after organizing as a not-for-profit called "New Life, New Leaf." It now retains paid staff and has a cell set aside for activities associated with the grant. The one year grant was obtained through the Institute for Criminal Justice.

The Sheriff's Office also works actively with church groups and liaison from First Christian Church, Backstreet Missions, Sherwood Oaks Christian Church and Unchained Ministries. The Center for Behavioral Health has begun coordinating with the Monroe County jail to monitor and provide assistance to inmates who qualify as seriously mentally ill. Amethyst House has been approached by the State Department of Corrections in order to implement a grant assisted program through the Director of Addiction Services. This is intended to provide emergency housing for paroled prisoners in the penal system.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

Program Year 3 Action Plan ESG response:

Not applicable.

COMMUNITY DEVELOPMENT

Community Development

*Please also refer to the Community Development Table in the Needs.xls workbook.

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.
2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

*Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

Program Year 3 Action Plan Community Development response:

A thorough profile of the community is included in the Housing Needs Analysis section of the Consolidated Plan and will not be duplicated here. Many of the same issues that affect housing also affect social services in our community. In order to meet the needs of our community, for the fiscal year 2007, HAND will accomplish the following:

		Priority Need Level	Estimated Served Year 3	Estimated Dollars to Address Year 3
Physical Improve ments	03 Public Facilities Improvement	Medium	1 Facility	\$79,785
	03K Street Improvements	High		
	03L Sidewalks	High	1,400 linear feet	\$24,550
Public Service s	05 Public Services (General)	High		\$65,812
	05D Youth Services	High		\$44,414
	05G Battered and Abused Spouses	High		\$18,009

HAND's primary goal is to expand personal economic development through the stabilization of an individual or family's housing cost by providing stable, affordable long-term housing. HAND's Home Buyer's Club provides education and assistance to people interested in buying a home. HAND's assistance programs make those homes affordable. This fiscal year, HAND will develop the following:

		Priority Need Level	Estimated Served Year 3	Estimated Dollars to Address Year 3
	12 Construction of Housing	High	2	\$278,000
	13 Direct Homeownership Assist.	High	10	\$30,000

	14A Rehab; Single – Unit Resident.	High	32	\$444,854
	14B Rehab; Multi-Unit Resident.	Low	3	\$75,000
	14C Public Housing Modernization	High	4	\$61,373
	16A Residential Historic Preservation	High	Included above	Included above

* HAND is developing a 12 unit, single site green build housing subdivision on the southwest side of Bloomington. The infrastructure is complete and five of the 12 houses are underway. The first phase will be complete summer 2007. The second phase will start fall 2007.

**HAND is working with Middle Way House to assist with affordable apartments to be used for low income women who have been victims of domestic violence.

In addition to the above, HAND will also help provide stable, affordable housing by assisting the Bloomington Housing Authority to modernize its units, and by providing Tenant-Based Rental Assistance to individuals and families on the Bloomington Housing Authority and South Central Community Action Program's Section 8 waiting list.

Antipoverty Strategy

1. Describe the actions that will take place during the next year to reduce the number of poverty level families.

Program Year 3 Action Plan Antipoverty Strategy response:

As outlined in the Consolidated Plan 2005-2010, the City of Bloomington's Anti-Poverty Strategy consists of a pattern of coordinated support for families below the poverty level through the homeless, public housing, housing and non housing community development strategies. A significant part of the Anti-Poverty Strategy is to provide access to information and emergency assistance to the most vulnerable elements of the community. The many forms of Outreach programming are enumerated in the Continuum of Care survey. These include locally: 24 hour crisis intervention, walk-in information and referral, Public Service Announcements, street canvassing, outreach to homeless veterans, Mental Health 24 hour on-call, HIV/AIDS Awareness, and Domestic Violence Outreach. The Housing Network is currently updating information to be provided through their web site. In this way, agencies and services can be accessed by case managers, law professionals and others who make referrals.

Supportive Services currently in place include Case Management, Life Skills, Alcohol and Drug Abuse, Mental Health, AIDS-related treatment, Education, Employment Assistance, Child Care. Transportation, as well as health, legal, substance abuse, youth and housing counseling are available from a diverse group of agencies and programs. These programs continue to be supported through CDBG and HOME funding rounds as well as by the City's own Jack Hopkins Grants.

NON-HOMELESS SPECIAL NEEDS HOUSING

Non-homeless Special Needs (91.220 (c) and (e))

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for

the period covered by the Action Plan.

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 3 Action Plan Specific Objectives response:

HAND partners with community organizations to provide assistance to citizens with special needs in our community. HAND's objectives to assist the elderly, disabled or those with very low incomes are as follows:

Objective 1: Provide assistance to the elderly or disabled to allow them to remain in their homes.

- A. Provide financial and technical assistance, in partnership with Abilities Unlimited, to make accessibility modifications to the homes of eligible applicants. Both owner-occupied and rental (with permission from owner) are eligible.
- B. Provide financial assistance in the form of Tenant-Based Rental Assistance, through a partnership with the Bloomington Housing Authority, to help individuals released from the Hospital who have lost their Section 8 eligibility.

Objective 2: Provide financial assistance to low-income individuals and families in need of housing.

- A. Provide financial assistance in the form of Tenant-Based Rental Assistance, through a partnership with the Bloomington Housing Authority and the South Central Community Action Program, to help individuals/families who are waiting for rental assistance.

Objective 3: Provide financial assistance for the creation of handicapped accessible housing.

- A. Provide subsidy to for-profit and non-profit developers to create affordable rental units that are handicapped accessible.
- B. Provide subsidy for for-profit and non-profit developers to create affordable owner-occupied units that are handicapped accessible.

Objective 4: Provide financial assistance to organizations that serve special needs groups.

- A. Provide financial assistance to organizations to make modifications to their facilities to make them handicapped accessible.
- B. Provide technical assistance to organizations that serve special needs groups on how to make accessibility modifications.
- C. Provide financial assistance for operations to organizations that serve special needs groups that include abused spouses, homeless persons, or individuals suffering from substance abuse.

Objective 5: Provide financial and technical assistance to provide for handicapped accessible infrastructure.

- A. Provide financial assistance to create or repair sidewalks that meet ADA requirements.
- B. Provide technical assistance to developers and other City departments on creating infrastructure needs, such as sidewalks and curb cuts that meet ADA requirements.

Housing Opportunities for People with AIDS

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. Provide a Brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.
2. Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.
3. Evaluate the progress in meeting its specific objective of providing affordable housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.
4. Report on annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
5. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.
6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.
7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.
8. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.
9. Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.

Program Year 3 Action Plan HOPWA response:

The City of Bloomington does not directly receive HOPWA funds for use in its community. Positive Link, a program run through the Bloomington Hospital

Community Services division, receives HOPWA funds from the State for use in its region. Its region includes Monroe (Bloomington), Bartholomew, Brown, Greene, Lawrence and Owen Counties. In fiscal year 05-06, HOPWA funds were allocated as follows:

Activity	HOPWA Funds	% of Total
Short-term rental, mortgage, and/or utility	\$15,000	30%
Long-term rental assistance	\$30,000	60%
Supportive Services	\$5,148	10%

Specific HOPWA Objectives

Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the Action Plan.

Program Year 3 Specific HOPWA Objectives response:

See above.

Other Narrative

Include any Action Plan information that was not covered by a narrative in any other section.

Fair Housing:

The city of Bloomington coordinates fair housing activities through its Human Rights Attorney, Barbara McKinney and the Bloomington Human Rights Commission (BHRC). McKinney will make a presentation about Fair Housing issues to the Apartment Owners Association. City staff also regularly provides fair housing information to Martha's House clients as an evolution of the Rental 101 class, established in 2005. McKinney's standard lecture defines discrimination and protected classes then explores possible scenarios to permit a more flexible understanding of real life situations. She will also coordinate the activities of the Council on Community Accessibility in their attempt to influence accessible design and visitability in new construction.

Attraction of Minority Owned and Women Owned Businesses:

There are few female or minority owned businesses/contractors in the housing sector in Monroe County. The City of Bloomington is required to following the regulations outlined by the State for solicitation of bids. CDBG Physical Improvement Projects are advertised in the newspaper to attract a wide variety of bidders. HAND projects such as

Owner-Occupied Rehab, Emergency Home Repair and Purchase-Rehab are sent out to our approved contractor list. Program Managers regularly provide information to organizations such as the Monroe County Builders Association on how to become an approved contractor as well as to contractors who contact HAND for information. There are two appraisal companies that are female/minority owned and HAND regularly does business with them. There is a MBE/WBE certified electrical contractor, but they typically do not bid on HAND projects as they primarily do commercial construction. However, the electrical contractor is contracted to do the electrical work on the LEED certified affordable housing development currently underway. HAND will continue to advertise opportunities to minority and/or female owned businesses and advertise appropriate projects in the newspaper.